

<b>Information to identify the case:</b>			
Debtor 1:	<b>Steven Berkowitz</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	22-13541-JKS		
	Social Security number or ITIN: xxx-xx-2913		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter: 7 4/29/22		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven Berkowitz	
2. All other names used in the last 8 years		
3. Address	39 Timber Ridge Drive Laurel Hollow, NY 11771-0000	
4. Debtor's attorney Name and address	Douglas T Tabachnik Law Offices of Douglas T Tabachnik, PC Woodhull House Suite C 63 West Main Street Freehold, NJ 07728	Contact phone 732-780-2760 Email: dtabachnik@dtllaw.com
5. Bankruptcy trustee Name and address	Donald V. Biase Donald V. Biase, Chapter 7 Trustee PO Box 646 Essex Fells, NJ 07021	Contact phone 973-618-1008

For more information, see page 2 >

Debtor **Steven Berkowitz**

Case number **22-13541-JKS**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 4/30/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>June 2, 2022 at 10:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/1/22</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Steven Berkowitz  
Debtor

Case No. 22-13541-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 02, 2022

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2022:**

Recip ID	Recipient Name and Address
db	+ Steven Berkowitz, 39 Timber Ridge Drive, Laurel Hollow, NY 11771-4207
519570360	+ AFS/AmeriFinancial Solutions, LLC., Attn: Bankruptcy, Po Box 65018, Baltimore, MD 21264-5018
519570359	+ Abel Bean Law PA, Attn: Jacqueline A Van Laningham, Esq., 100 North Laura Street, Suite 501, Jacksonville, FL 32202-3635
519570361	+ Bayada Home Health Care, Collections Department, 4300 Haddonfield Road, Merchantville, NJ 08109-3376
519570363	+ Carol Cohen, 24 Catherine Court, South Amboy, NJ 08879-2916
519570364	+ Carolina Underwear Company, Inc., PO Box 398, Thomasville, NC 27361-0398
519570369	+ ECHO, 600 WEST CHICAGO AVE, SUITE 725, Chicago, IL 60654-2522
519570370	ENGLEWOOD HEALTH PHYSICIANS SERVICE, PO BOX 1400, ATTN 14564Y, Belfast, ME 04915
519570371	+ Englewood Radiologic Group, 350 Engle Street, Englewood, NJ 07631-1808
519570372	+ Envision, PO BOX 8710, Pompano Beach, FL 33075-8710
519570373	+ HACKENSACK GASTROENTEROLOGY, 130 Kinderkamack Road Suite 301, River Edge, NJ 07661-1931
519570374	+ HACKENSACK MEDICAL HEALTH, DR YAIR KISSIN, PO BOX 48028, Newark, NJ 07101-4828
519570377	+ HACKENSACK MERIDIAN HEALTH, DR ADIBI, BABACK, PO BOX 48028, Newark, NJ 07101-4828
519570379	+ HACKENSACK MERIDIAN HEALTH, DR PAUL ANDREWS, PO BOX 48028, Newark, NJ 07101-4828
519570380	+ HACKENSACK MERIDIAN HEALTH, DR RICHARD NIERENBERG, PO BOX 48028, Newark, NJ 07101-4828
519570376	+ HACKENSACK MERIDIAN HEALTH, DR YAIR KISSIN, PO BOX 48028, Newark, NJ 07101-4828
519570375	+ HACKENSACK MERIDIAN HEALTH, DR.METHA,ANGELA, PO BOX 48028, Newark, NJ 07101-4828
519570382	+ HACKENSACK MERIDIAN HEALTH, WISSELL, TRACY A, PO BOX 48028, Newark, NJ 07101-4828
519570378	+ HACKENSACK MERIDIAN HEALTH, PO BOX 95000-2870/, Philadelphia, PA 19195-0001
519570381	+ HACKENSACK MERIDIAN HEALTH, DR SAMPEDO, MONICA, PO BOX 95000-4535, Philadelphia, PA 19195-0001
519570383	+ HACKENSACK MERIDIAN HEALTH AT MED EQUIP, PO BOX 95000-2870, Philadelphia, PA 19195-0001
519570384	+ HACKENSACK PATHOLOGY ASSOC, 5700 SOUTHWYCK BLVD, Toledo, OH 43614-1509
519570388	+ HMC CARDIAC DIAGNOSTIC SERVICE, PO BOX 416387, Boston, MA 02241-6387
519570386	+ Hackensack Radiology, 30 South Newman Street, Hackensack, NJ 07601-3210
519570391	+ Metro Tex Sales LLC, 1203 W. St. Georges Ave, Suite 203, Linden, NJ 07036-6167
519570393	+ NEUROLOGY GROUP OF BERGEN COUNTY, 1200 EAST RIDGEWOOD AVE, 2nd Floor East Wing Suite 208, Ridgewood, NJ 07450-3937
519570395	+ NEW JERSEY UROLOGY, 275 Orchard Street, Westfield, NJ 07090-3133
519570396	+ Optimum System Corp., Cablevision), 1111 Stewart Avenue, Bethpage, NY 11714-3581
519570398	+ PENSKE, PO BOX 827380, Philadelphia, PA 19182-7380
519570399	+ PSE&G, 80 Park Pl, Newark, NJ 07102-4194
519570400	+ RCCA/ REGIONAL CANCER CARE AFFIL, 100 First Street, Suite 301, Paterson, NJ 07522
519570402	+ River Edge at Garfield, 200/600 Autumn Lane, Garfield, NJ 07026-4604
519570403	+ Sunteck Transport Company LLC, 4500 Salisbury Road, Suite 305, Jacksonville, FL 32216-8057
519570404	+ Top Two Textiles, 83 Ackerman Avenue, #310, Clifton, NJ 07011-1501
519570405	+ Top Two Textiles LLC, 83 Ackerman Avenue, Clifton, NJ 07011-1501
519570409	+ UNISHIPPERS, c/o ALTUS GTS INC, 2400 VETERANS MEMORIAL BLVD, Kenner, LA 70062-4715
519570410	US Small Business Administration, 2 North Street, Suite 320, Birmingham, AL 35203
519570411	+ VALLEY EMERGENCY ROOM ASSOC, PO BOX 13700-1173, Philadelphia, PA 19178-0001
519570412	+ Valley Medical Group, PO BOX 14000, Attn#16605x, Belfast, ME 04915-4033

TOTAL: 39

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-2

User: admin

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Date Rcvd: May 02, 2022

Form ID: 309A

Total Noticed: 56

aty	Email/Text: dtabachnik@dtlaw.com	May 02 2022 20:48:00	Douglas T Tabachnik, Law Offices of Douglas T Tabachnik, PC, Woodhull House Suite C, 63 West Main Street, Freehold, NJ 07728
tr	+ Email/Text: donald.biase@txitrustee.com	May 02 2022 20:48:00	Donald V. Biase, Donald V. Biase, Chapter 7 Trustee, PO Box 646, Essex Fells, NJ 07021-0646
smg	Email/Text: usanj.njbankr@usdoj.gov	May 02 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 02 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519570360	^ MEBN	May 02 2022 20:43:58	AFS/AmeriFinancial Solutions, LLC., Attn: Bankruptcy, Po Box 65018, Baltimore, MD 21264-5018
519570362	+ Email/Text: rmckay@biehlcollects.com	May 02 2022 20:49:00	BIEHL & BIEL INC, 325 E FULLETON AVE, Carol Stream, IL 60188-1865
519570365	+ Email/Text: bankruptcy@certifiedcollection.com	May 02 2022 20:49:00	Certified Credit Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
519570367	+ EDI: CITICORP.COM	May 03 2022 00:38:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519570368	+ EDI: DISCOVER.COM	May 03 2022 00:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519570389	+ EDI: HFC.COM	May 03 2022 00:38:00	HSBC Bank, Po Box 2013, Buffalo, NY 14240-2013
519570390	+ EDI: IIC9.COM	May 03 2022 00:38:00	IC SYSTEM INC, PO BOX 64378, Saint Paul, MN 55164-0378
519570366	EDI: JPMORGANCHASE	May 03 2022 00:38:00	Chase Auto Finance, Po Box 901003, Fort Worth, TX 76101
519570392	+ Email/Text: cedwards@ncsplus.com	May 02 2022 20:49:00	NCSPLUS INC, 117 E 24TH STREET, 5th FLOOR, New York, NY 10010-2937
519570397	+ Email/Text: bankruptcytn@wakeassoc.com	May 02 2022 20:48:00	PASSACK PHYSICIANS SERVICES LLC, c/o WAKEFIELD & ASSOC, PO BOX 59003, Knoxville, TN 37950-9003
519570401	+ Email/Text: clientservices@remexinc.com	May 02 2022 20:48:00	Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
519570406	+ Email/Text: bankruptcydepartment@tsico.com	May 02 2022 20:49:00	TRANSWORLD SYSTEM INC, 500 Virginia Dr. Suite 514, Fort Washington, PA 19034-2733
519570407	+ Email/Text: bankruptcydepartment@tsico.com	May 02 2022 20:49:00	TRANSWORLD SYSTEMS, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
519570413	Email/Text: bankruptcytn@wakeassoc.com	May 02 2022 20:48:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519570387		HACKENSACK UNIVERSITY MEDICAL
519570385	*+	HACKENSACK PATHOLOGY ASSOC LLC, 5700 SOUTHWYCK BLVD, Toledo, OH 43614-1509
519570394	*+	NEUROLOGY GROUP OF BERGEN COUNTY, 1200 EAST RIDGEWOOD AVE/, 2ND FLOOR EAST WING SUITE 208, Ridgewood, NJ 07450-3937
519570408	*+	TRANSWORLD SYSTEMS INC, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

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Date Rcvd: May 02, 2022

Form ID: 309A

Total Noticed: 56

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 04, 2022

Signature: /s/Gustava Winters